UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND Northern Division

MONARCH LIFE INSURANCE COMPANY,

Plaintiff,

:Civil Action No.: 02-CV-615

: (WMN)

- against -

:

MARK S. LENES,

:

Defendant.

STIPULATION AND ORDER OF DISMISSAL

Pursuant to Fed.R.Civ.P. 41(a)(1)(ii), the parties hereto, through undersigned counsel, hereby stipulate and agree that this action shall be dismissed with prejudice with each party to bear its own costs.

JEFFREY S. GOLDSTEIN, P.A.

BERLINER, CORCORAN &

ROWE, LLP

By: /s/

Jeffrey S. Goldstein 222 Blaustein Bldg.

One North Charles Street
Baltimore, Maryland 21201

Telephone: 410/539-2222

Mary-Ellen Noone 1101 17th Street, N.W.

Suite 1100

Washington, D.C. 20036 Telephone: 202/293-5555

Counsel for Plaintiff

Counsel for Defendant
(signed copy of Stipulation
bearing signature of Jeffrey
S. Goldstein, Esq., is being
maintained in the office of
Berliner, Corcoran & Rowe, LLP)

So Ordered this day of March, 2003:

William M. Nickerson

United States District Court Judge